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Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 23-16132-JKS

Chapter: 13

Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mirtha D. Perez aka Mirtha C Perez, aka Mirtha De la Caridad Perez, aka Mirtha Perez 21 Terrace Place Kearny, NJ 07032

Social Security No.: xxx-xx-9505

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

on 9/12/24 at 10:00 AM

to consider and act upon the following:

- 35 Creditor's Certification of Default (related document:31 Order on Motion For Relief From Stay) filed by Robert P. Saltzman on behalf of Discover Bank. Objection deadline is 08/23/2024. (Attachments: # 1 Exhibit Agreed Order # 2 Proposed Order # 3 Certificate of Service) (Saltzman, Robert)
- 36 Certification in Opposition to (related document:35 Creditor's Certification of Default (related document:31 Order on Motion For Relief From Stay) filed by Robert P. Saltzman on behalf of Discover Bank. Objection deadline is 08/23/2024. (Attachments: # 1 Exhibit Agreed Order # 2 Proposed Order # 3 Certificate of Service) (Saltzman, Robert) filed by Creditor Discover Bank) filed by Jamal J Romero on behalf of Mirtha D. Perez. (Romero, Jamal)

Dated: 8/26/24

Jeanne Naughton Clerk, U.S. Bankruptcy Court

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United States Bankruptcy Court District of New Jersey

In re: Case No. 23-16132-JKS

Mirtha D. Perez Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: Aug 26, 2024 Form ID: ntchrgbk Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

Recipi ID Recipient Name and Address

db + Mirtha D. Perez, 21 Terrace Place, Kearny, NJ 07032-1621

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit

Risk Transfer Trust, Series 2019-2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Jamal J Romero

on behalf of Debtor Mirtha D. Perez jromero@scura.com

dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co

m;dwoody@scura.com

Kimberly A. Wilson

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit

Risk Transfer Trust, Series 2019-2 kimwilson@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Robert P. Saltzman

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District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: Aug 26, 2024 Form ID: ntchrgbk Total Noticed: 1

on behalf of Creditor Discover Bank dnj@pbslaw.org

Stuart H. West

on behalf of Creditor Discover Bank swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7